

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1-8. (Canceled).

9. (Currently Amended) A point transfer dealer system ~~for electronic commerce in which a customer may obtain and redeem points based on services purchased from a plurality of service providers over an open network of customer terminals and service provider terminals,~~ comprising:

a point issuing system ~~connected to the open network~~ for issuing points to the a customer based on services the customer purchases through an ~~purchased over the open network from the plurality of service providers,[[;]] wherein the point issuing system being connected to the open network,~~ the points issued to the customer ~~are~~ being managed in a point account;

a user certificate system ~~connected to the open network~~ for issuing ~~certificates a~~ user certificate to authenticate the customer, the user certificate system being connected to the open network ~~and the plurality of service providers;~~

a point redemption system ~~connected to the open network, the point issuing system, and a financial network;~~ for receiving first data encrypted using a public key of the point redemption system from the customer, the first data comprising second data encrypted using a private key of the customer, the point redemption system issuing a

common point ID for authenticating the customer based on the user certificate,
~~certificates issued by the user certificate system~~; the point redemption system for
redeeming the points from the point account by ~~sending~~ initiating a point transfer
through a to the financial network, the point redemption system being connected to the
open network and the financial network;

a point account database ~~connected to the point issuing system and the point~~
~~redemption system~~ for managing the point account, ~~[[;]] wherein~~ the point account
database ~~contains~~ containing a service provider table including service provider IDs,
corresponding financial institution IDs, and account numbers ~~for said plurality of the~~
service providers and a point management table including customer information, a
corresponding number of the issued points, dates on which the points were issued,
~~acquired~~; dates on which the points will expire, service provider IDs ~~responsible for~~
corresponding to the issued points, and a redemption rate, the point account database
being connected to the point issuing system and the point redemption system; and

an electronic account book database ~~connected to the point redemption system~~
for storing information on the customer and information on the plurality of service
providers, ~~[[;]] and~~ the electronic account book database being connected to the point
redemption system,

wherein the said financial network being is connected to a customer account
belonging to the customer, ~~a plurality of service provider accounts corresponding to said~~
~~plurality of the~~ service providers, a pool account for temporarily storing money
transferred from the ~~plurality of service provider accounts~~ to be transferred to the
customer account during the point transfer, and a point transfer dealer account for

transferring the money from the pool account to the customer account across the financial network ~~in response to~~ during the point transfer[[:]]

~~wherein communication over the financial network and between the customer, the point issuing system, and the point redemption system over the open network is encrypted.~~

10-13. (Canceled).

14. (Currently Amended) A point transfer method ~~of obtaining and redeeming points based on services a customer purchases from a plurality of service providers over an open network of customer terminals and service provider terminals,~~ comprising the steps of:

~~a point issuing step of~~ issuing points to ~~the~~ a customer based on services purchased over ~~the~~ an open network from ~~the plurality of~~ service providers, [[:]] ~~wherein the points issued to the customer are~~ being managed in a point account stored in a point account database, [[:]] ~~wherein the point account database contains~~ containing a service provider table including service provider IDs, corresponding financial institution IDs, and account numbers ~~for said plurality of~~ the service providers and a point management table including customer information, a corresponding number of the issued points, dates on which the points were issued, ~~acquired~~; dates on which the points will expire, service provider IDs ~~responsible for~~ corresponding to the issued points, and a redemption rate;

~~an authentication step of authenticating the customer and the plurality of service providers by issuing a user certificates certificate;~~

~~transmitting first data from the customer to a point redemption system, the first data being encrypted using a public key of the point redemption system, the first data comprising second data encrypted using a private key of the customer;~~

~~a common point issuing step of issuing a common point ID for authenticating the customer based on the issued user certificate certificates issued in the authentication step;~~

~~a point redemption step of redeeming the points from the point account by sending initiating a point transfer [[to]] through a financial network; wherein information on the customer and the plurality of service providers is stored in an electronic account book database;~~

~~a temporary storing step of temporarily storing money transferred from the service provider accounts corresponding to the service providers in a pool account from a plurality of service provider accounts to be used for point transfers; and~~

~~a transfer step of transferring the money across the financial network from the pool account to a customer account belonging to the customer ~~in response to~~ during the point transfer~~[[;]]~~~~

~~wherein communication over the financial network and in the point issuing and point redemption steps are encrypted.~~

15-17. (Canceled).